

## Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Edward L. Spann, IV

Debtor

Case No. 24-13884-djb

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 4

Date Rcvd: May 23, 2025

Form ID: pdf900

Total Noticed: 70

The following symbols are used throughout this certificate:

**Symbol**

Address symbols:

- Address marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- Address marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2025:**

Recip ID	Recipient Name and Address
db	Edward L. Spann, IV, 1610 Juniper Ave, Elkins Park, PA 19027-2523
14943810	+ Community Capital Wo, 111 S Independence Mall, Philadelphia, PA 19106-2515
14943813	+ Ellison & Dominguez, P.A., 333 S Garland Avenue Floor 13, Orlando, FL 32801-3356
14943815	+ Hladik Onorato & Federman, 298 Wissahickon Avenue, North Wales, PA 19454-4156
14943820	+ Merchant Capital Group, LLC, dba Greenbox Capital, 2200 Biscayne Blvd Suite 200, Miami, FL 33137-5284
14964851	+ Merchant Capital Group, LLC, dba Greenbox Capital, Sprechman and Fisher, PA, 2775 Sunny Isles Blvd-Suite 100, Miami FL 33160-4078
14943821	+ Meridian Equipment Finance, LLC, 367 Eagleview Blvd, Exton, PA 19341-1156
14964136	+ Meridian Equipment Finance, LLC, c/o Saldutti Law Group, 1700 Market St., Suite 1005, Philadelphia, PA 19103-3920
14964277	+ Meridian Equipment Finance, LLC., Saldutti Law Group, Rebecca K. McDowell, Esq., 1700 Market Street, Suite 1005, Philadelphia, PA 19103-3920
14943826	+ New Wave Card/webbank/, 675 Ponce De Leon Ave NE Suite 8500, Atlanta, GA 30308-1884
14943832	PNC Financial, Attn: Bankruptcy 300Fifth Ave, Pittsburgh, PA 15222
14943830	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14943835	Target, c/o Financial & Retail Svcs Mailstop BT, Minneapolis, MN 55440
14943837	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
14943839	+ Wfbna Hl, Po Box 10335, Des Moines, IA 50306-0335
14943840	Wilmington Savings Fund Society, c/o Lima One Capital LLC, 201 E Mcbee Ave Ste 300, Greenville, SC 29601-2884
14966600	Wilmington Savings Fund Society et. al., NewRez LLC et. al., Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826
14984013	+ Wilmington Savings Fund Society, FSB, not its indi, c/o Steven K. Eisenberg, Esquire, Stern & Eisenberg, PC, 1581 Main Street, Ste. 200, The Shops at Valley Square Warrington, PA 18976-3403

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 24 2025 00:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
cr	+ Email/Text: RASEBN@raslg.com	May 24 2025 00:35:00	Wells Fargo Bank, N.A., Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004, UNITED STATES 30004-2001
cr	+ Email/Text: BankruptcyECFMail@mccalla.com	May 24 2025 00:36:00	Wilmington Savings Fund Society, FSB, not its indi, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544, Old Alabama Road, Roswell, GA 30076, UNITED STATES 30076-2102
14943799	Email/Text: Bankruptcy@absoluteresolutions.com	May 24 2025 00:35:00	Absolute Resolutions, Attn: Bankruptcy 8000 Norman Center Dr #, Bloomington, MN 55437
14949177	Email/Text: Bankruptcy@absoluteresolutions.com	May 24 2025 00:35:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14943800	Email/Text: bncnotifications@pheaa.org	May 24 2025 00:36:00	AES/PHEAA, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461

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14943801	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 24 2025 00:40:13	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14966200	Email/PDF: bncnotices@becket-lee.com	May 24 2025 00:40:44	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14943802	+ Email/Text: jvalencia@amhfcu.org	May 24 2025 00:36:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14943803	Email/PDF: bncnotices@becket-lee.com	May 24 2025 00:40:08	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14943804	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 24 2025 00:35:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14943808	Email/Text: megan.harper@phila.gov	May 24 2025 00:36:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14943805	Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2025 00:41:00	Cbna, Attn: Centralized Bankruptcy/Citicorp, PO Box 790034, St Louis, MO 63179-0034
14943806	Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2025 00:40:12	Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14943807	Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2025 01:30:05	Citibank/Best Buy, Citicorp Cr Svrs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14943809	Email/Text: bankruptcy@philapark.org	May 24 2025 00:45:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14943811	^ MEBN	May 24 2025 00:22:32	Cornerstone, 633 Spirit Drive, Chesterfield, MO 63005-1243
14943812	Email/Text: mrdiscen@discover.com	May 24 2025 00:35:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14943819	Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2025 00:40:48	Macy's/ DSNB, Attn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14943814	+ Email/Text: GSBankElectronicBankruptcyNotice@gc.com	May 24 2025 00:36:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14963801	Email/Text: sbse.cio.bnc.mail@irs.gov	May 24 2025 00:36:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7317, Philadelphia, PA 19101-7317
14965048	Email/Text: JCAP_BNC_Notices@jcap.com	May 24 2025 00:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14943817	Email/Text: JCAP_BNC_Notices@jcap.com	May 24 2025 00:36:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, Po Box 7999, Saint Cloud, MN 56302-7999
14957181	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 24 2025 01:09:03	JPMorgan Chase Bank, N.A., P.O. Box 15368, Wilmington DE 19850-5368
14957088	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 24 2025 00:35:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14965749	Email/Text: JCAP_BNC_Notices@jcap.com	May 24 2025 00:36:00	Jefferson Capital Systems LLC, Po Box 772813, Chicago IL 60677-2813
14943818	Email/PDF: ais.chase.ebn@aisinfo.com	May 24 2025 01:09:06	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14945604	Email/PDF: resurgentbknotifications@resurgent.com	May 24 2025 00:40:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14948336	Email/Text: BankruptcyECFMail@mccalla.com	May 24 2025 00:36:00	Wilmington Savings Fund Society, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544, Old Alabama Road, Roswell,

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			GA 30076
14943822	Email/Text: EBN@Mohela.com	May 24 2025 00:35:00	Mohela, Attn: Bankruptcy 633 Spirit Drive, Chesterfield, MO 63005
14965110	Email/Text: EBN@Mohela.com	May 24 2025 00:35:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
14943823	+ Email/Text: ext_ebn_inbox@navyfederal.org	May 24 2025 00:45:00	NAVY FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14943824	+ Email/Text: ext_ebn_inbox@navyfederal.org	May 24 2025 00:45:00	Navy Federal Credit Union, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14957517	+ Email/Text: ext_ebn_inbox@navyfederal.org	May 24 2025 00:45:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
14943825	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 24 2025 00:36:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14943827	Email/Text: fesbank@attorneygeneral.gov	May 24 2025 00:36:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14964276	Email/Text: Bankruptcy.Notices@pnc.com	May 24 2025 00:35:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14943828	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 24 2025 00:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14958995	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 24 2025 00:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14943829	^ MEBN	May 24 2025 00:22:36	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14943831	Email/Text: bankruptcy@philapark.org	May 24 2025 00:45:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14966579	Email/Text: bnc-quantum@quantum3group.com	May 24 2025 00:36:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 2489, Kirkland, WA 98083-2489
14966364	Email/Text: bnc-quantum@quantum3group.com	May 24 2025 00:36:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14943833	+ Email/Text: rmcdowell@slgcollect.com	May 24 2025 00:36:00	Salducci Law Group, 1040 Kings Hwy N, Cherry Hill, NJ 08034-1925
14943834	+ Email/Text: synovusbankruptcy@synovus.com	May 24 2025 00:45:00	Synovus Bank, Attn: Bankruptcy 1111 Bay Avenue, Columbus, GA 31901-5218
14947662	+ Email/Text: bankruptcy@bbandt.com	May 24 2025 00:36:00	Truist Bank, Support Services, PO Box 85092, Richmond, VA 23285-5092
14943836	Email/Text: usapae.bankruptcynotices@usdoj.gov	May 24 2025 00:36:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14965750	^ MEBN	May 24 2025 00:22:44	US Department of Education/MOHELA, PO Box 790453, St. Louis, MO 63179-0453
14943838	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 24 2025 00:36:00	Us Bk Cacs, Cb Disputes, Saint Louis, MO 63166
14943959	+ Email/Text: RASEBN@raslg.com	May 24 2025 00:35:00	Wells Fargo Bank, N.A., c/o ROBERT BRIAN SHEARER, Robertson, Anschutz, Schneid, Crane, & Partners, PLLC, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
14948133	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 24 2025 00:40:52	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, PO Box 1629, Minneapolis, MN 55440-1629
14943589	+ Email/Text: RASEBN@raslg.com		

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May 24 2025 00:35:00 Wells Fargo Bank, N.A., Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001

TOTAL: 52

## BYPASSED RECIPIENTS

**The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Meridian Equipment Finance, LLC, c/o Saldutti Law Group, 1700 Market St., Suite 1005, Philadelphia, PA 19103-3920
14966201	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14943816	*	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14957089	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 25, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:**

Name	Email Address
DANIEL P. JONES	on behalf of Creditor Wilmington Savings Fund Society FSB, not its individual capacity but solely as Owner Trustee for Verus Securitization Trust 2022-3 djones@sterneisenberg.com, bkecf@sterneisenberg.com
JONATHAN WILKES CHATHAM	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@pa.gov
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Edward L. Spann IV help@cibiklaw.com, noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
REBECCA K. McDOWELL	on behalf of Creditor Meridian Equipment Finance LLC rmcdowell@slgcollect.com, pwirth@slgcollect.com;anovoa@slgcollect.com
ROBERT BRIAN SHEARER	on behalf of Creditor Wells Fargo Bank N.A. rshearer@raslg.com
STEVEN K. EISENBERG	on behalf of Creditor Wilmington Savings Fund Society FSB, not its individual capacity but solely as Owner Trustee for Verus Securitization Trust 2022-3 seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:  
EDWARD L. SPANN, IV

Debtor

Chapter 13  
Bankruptcy No. 24-13884-DJB

ORDER

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Esq., Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

**IT IS FURTHER ORDERED** if the case has been confirmed and the Trustee is holding funds, any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor(s)' plan shall be refunded to the Debtor(s) unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

**Date: May 23, 2025**



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Honorable Derek J. Baker  
Bankruptcy Judge